

TRI-COUNTY FINANCIAL CORPORATION

	CPP Disbursement Date 12/19/2008	RSSD (Holding Company) 2523389	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$813	\$883	8.7%		
Loans	\$624	\$662	6.1%		
Construction & development	\$96	\$62	-35.5%		
Closed-end 1-4 family residential	\$122	\$141	15.7%		
Home equity	\$19	\$19	0.7%		
Credit card	\$0	\$0			
Other consumer	\$2	\$1	-20.8%		
Commercial & Industrial	\$127	\$123	-3.2%		
Commercial real estate	\$260	\$317	22.0%		
Unused commitments	\$95	\$99	4.2%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$141	\$157	12.0%		
Asset-backed securities	\$0	\$0			
Other securities	\$4	\$5	9.0%		
Cash & balances due	\$6	\$9	53.7%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$735	\$802	9.2%		
Deposits	\$641	\$724	13.0%		
Total other borrowings	\$89	\$71	-19.5%		
FHLB advances	\$88	\$71	-19.9%		
Equity					
Equity capital at quarter end	\$78	\$81	3.8%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	9.7%	9.2%	--		
Tier 1 risk based capital ratio	12.0%	11.6%	--		
Total risk based capital ratio	13.1%	12.7%	--		
Return on equity ¹	4.2%	6.5%	--		
Return on assets ¹	0.4%	0.6%	--		
Net interest margin ¹	3.3%	3.3%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	39.0%	56.7%	--		
Loss provision to net charge-offs (qtr)	183.3%	69.7%	--		
Net charge-offs to average loans and leases ¹	0.5%	1.0%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	11.6%	1.6%	0.2%	1.7%	--
Closed-end 1-4 family residential	0.3%	1.2%	0.0%	0.0%	--
Home equity	0.1%	0.6%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.1%	9.8%	0.1%	0.3%	--
Commercial & Industrial	4.7%	1.9%	0.5%	0.5%	--
Commercial real estate	0.7%	2.6%	0.0%	0.0%	--
Total loans	3.1%	2.0%	0.1%	0.3%	--